



SUDBURY ON P3A 5C1

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JASBIR KALRA
6077 CARRADINE CRT
MISSISSAUGA ON L5V 2C2

Notice details

Social insurance number	XXX XX5 623
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Tax year	2019
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Date issued	May 28, 2020
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Notice of assessment

We assessed your 2019 income tax and benefit return and calculated your balance.

You need to pay **\$9,121.17** minus any amounts you paid that we have not processed yet.

To avoid additional interest charges please pay by **September 1, 2020**.

Thank you,

Bob Hamilton
Commissioner of Revenue

Account summary

You have an amount due. If you already paid the full amount, please ignore this request.

Amount due: \$9,121.17

Pay by: September 1, 2020

Payment options

You can:

- **pay online**
- **pay at your financial institution**

For more information, see page 5.

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Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to canada.ca/taxes-reviews. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Summary

Line	Description	\$ Final amount	CR/DR
15000	Total income	87,742	
23600	Net income	87,742	
26000	Taxable income	87,742	
35000	Total federal non-refundable tax credits	1,810	
61500	Total Ontario non-refundable tax credits	534	
42000	Net federal tax	5,768.89	
42800	Net Ontario tax	3,800.28	
43500	Total payable	9,569.17	
43700	Total income tax deducted	0.00	
45110	Climate action incentive	448.00	
48200	Total credits	448.00	
	Total payable minus Total credits	9,121.17	DR
	Balance from this assessment	9,121.17	DR
	Balance due	9,121.17	DR

Explanation of changes and other important information

We assessed your return and you have a balance due. If you paid this balance and your payment is not appearing on this notice, please note it may take up to 10 business days for your payment to be reflected in our system. You can view your account balance and statement of account online using My Account.

You can also use the CRA's Individual Tax Account Balance Automated Service by calling 1-866-474-8272. This service is available seven days a week and allows you to quickly get your account balance and information about your last payment. You will be asked to provide your social insurance number, your date of birth, and the amount reported at line 15000 on your tax return.

Based on our records, you will get an instalment reminder in August and may have to pay by instalments starting September 15, 2020. For more information about making instalment payments, go to

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canada.ca/taxes-instalments.

If you have any questions about your assessment, please call our Individual Tax and Enquiries line at 1-800-959-8281.

RRSP deduction limit statement

For more information about the details listed below or how employer contributions to a PRPP or group RRSP will affect your contribution room for the year, go to **canada.ca/rrsp** or refer to Guide T4040, RRSPs and Other Registered Plans for Retirement.

Description	\$ Amount
RRSP deduction limit for 2019	91,574
Minus: Employer's PRPP contributions for 2019	0
Minus: Allowable RRSP contributions deducted for 2019	0
Plus: 18% of 2019 earned income, up to a maximum of \$27,230	5
Minus: 2019 pension adjustment	0
Minus: 2020 net past service pension adjustment	0
Plus: 2020 pension adjustment reversal	0
RRSP deduction limit for 2020	91,579
Minus: Unused RRSP contributions previously reported and available to deduct for 2020	0
Available contribution room for 2020	91,579

Note: If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2020 and may have over contributed to your RRSP. If this is the case, you may have to pay a 1% monthly tax on any excess contributions.

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Home Buyers' Plan statement

Description	\$ Amount
Total withdrawals (2014)	21,895
Minus: Total repayments, cancellations, and income inclusions	5,836
Balance left to repay (within 11 years)	16,059
Minimum required repayment for 2020	1,459

More information

If you need more information about your income tax and benefit return, go to canada.ca/taxes, go to My Account at canada.ca/guide-my-cra-account, or call 1-800-959-8281.

To find your tax centre, go to canada.ca/cra-offices.

If you move

Let us know your new address as soon as possible. For more information on changing your address, go to canada.ca/cra-change-address.

If you have new or additional information and want to change your return:

- go to canada.ca/change-tax-return for faster service; or
- write to the tax centre address shown on this notice, and include your social insurance number and any documents supporting the change.

If you want to register a formal dispute:

- go to canada.ca/cra-complaints-disputes; you have 90 days from the date of this notice to register your dispute.

Definitions

DR (debit) is the amount you owe us and **CR** (credit) is the amount we owe you.

Help for persons with hearing, speech, or visual impairments

You can get this notice in braille, large print, or audio format. For more information about other formats, go to canada.ca/cra-multiple-formats.

If you use a teletypewriter, you can get tax information by calling 1-800-665-0354.

How do you pay?

- online or by phone using a Canadian financial institution's services
- online at canada.ca/cra-my-payment
- online by setting up a pre-authorized debit agreement at canada.ca/guide-my-cra-account
- in person with your remittance voucher at your Canadian financial institution or, for a fee, at Canada Post

For more information on how to make a payment, go to canada.ca/payments.

Need more time to pay?

If you cannot pay in full and you would like more information, go to canada.ca/cra-collections.

To discuss a payment arrangement, call the CRA at 1-888-863-8657, Monday to Friday (except holidays) from 7:00 a.m. to 11:00 p.m. Eastern time.

My Account

Use My Account to see and manage your tax information online. Make changes to your return, check your RRSP information, set up direct deposit, and more. To register for My Account, go to canada.ca/guide-my-cra-account.

Fraudulent communications (scams)

The CRA is committed to protecting the personal information of taxpayers and benefit recipients. We will never ask you to give us personal information of any kind by email, text message, or by clicking on a link. Nor will we ask you to pay your balance through the use of a pre-paid credit card. For more information about how to recognize scams and protect yourself, go to canada.ca/taxes-security.

